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Semiconductor chip assemblies incorporating flexible, sheet-like elements having terminals thereon overlying the front or rear face of the chip to provide a compact unit. The terminals on the sheet-like element are movable with respect to the chip, so as to compensate for thermal expansion. A resilient element such as a compliant layer interposed between the chip and terminals permits independent movement of the individual terminals toward the chip driving engagement with a test probe assembly so as to permit reliable engagement despite tolerances.